



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name CVB FINANCIAL CORP.

City/State ONTARIO, CA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 16,349,276

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CVB FINANCIAL CORP.
701 NORTH HAVEN AVENUE, SUITE 350
ONTARIO, CA 91764

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	17,218,355			15,101,783			15,327,798			12,890,683			11,302,793		
Net income (\$000)	169,257			164,825			212,521			177,159			207,827		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.86	2.79	49	2.76	2.65	55	2.71	2.60	55	3.24	2.77	81	3.87	3.01	87
+ Non-interest income	0.31	0.94	13	0.31	1.09	8	0.31	1.04	9	0.38	1.21	10	0.52	1.32	15
- Overhead expense	1.26	2.18	4	1.26	2.21	3	1.24	2.17	3	1.49	2.57	6	1.76	2.69	10
- Provision for credit losses	0.06	0.10	42	-0.23	-0.12	25	-0.17	-0.09	29	0.18	0.51	13	0.04	0.15	20
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	23	0	0.02	16	0	0.01	42
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.83	1.46	84	2.05	1.76	73	1.95	1.66	73	1.95	1.04	92	2.59	1.56	96
Net operating income	1.31	1.10	78	1.46	1.34	65	1.39	1.26	68	1.37	0.81	89	1.84	1.19	96
Net income	1.31	1.10	78	1.46	1.34	65	1.39	1.26	68	1.37	0.82	89	1.84	1.19	96
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.15	3.36	30	3.06	3.12	46	3	3.06	43	3.71	3.55	57	4.58	4.41	64
Interest expense	0.04	0.35	0	0.05	0.26	5	0.04	0.25	3	0.12	0.52	2	0.22	1.08	1
Net interest income (tax equivalent)	3.11	3.01	50	3.01	2.85	60	2.96	2.80	58	3.59	3.01	82	4.36	3.33	88
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.09	7	0.05	0.12	33	0.04	0.11	33	0	0.27	4	0	0.21	5
Earnings coverage of net loan and lease losses (X)	-277.66	36.38	9	72.61	26.30	84	85.77	39.72	79	886.43	22.91	97	-6,299.45	24.40	0
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.94	1.17	25	0.83	1.32	17	0.82	1.23	18	1.12	1.58	23	0.91	0.83	58
Allowance for loan and lease losses / Total loans and leases	0.94	1.15	27	0.83	1.30	19	0.82	1.20	21	1.12	1.55	24	0.91	0.81	58
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.12	0.39	12	0.11	0.58	6	0.09	0.49	7	0.21	0.71	8	0.13	0.57	7
30–89 days past due loans and leases / Total loans and leases	0	0.33	0	0.01	0.29	3	0.03	0.32	3	0.04	0.39	3	0.02	0.43	3
Liquidity and Funding															
Net noncore funding dependence	2.72	5.89	41	-13.83	-3.31	20	-7.50	-2.33	35	-11.89	3.20	10	5.03	14.45	21
Net short-term noncore funding dependence	2.57	0.87	57	-13.96	-9.17	28	-7.60	-7.71	45	-12.09	-4.76	20	4.83	3.38	47
Net loans and leases / Total assets	53.16	63.09	18	48.05	58.81	17	49.25	58.67	20	57.25	61.58	27	66.44	63.77	45
Capitalization															
Tier 1 leverage ratio	9.08	9.22	48	9.22	9.07	59	9.18	8.98	62	9.90	9.13	75	12.33	9.76	92
Holding company equity capital / Total assets	11.49	9.68	81	12.74	10.79	80	13.10	10.71	82	13.93	11.16	86	17.67	12.43	94
Total equity capital (including minority interest) / Total assets	11.49	9.81	78	12.74	10.91	80	13.10	10.82	82	13.93	11.29	85	17.67	12.57	94
Common equity tier 1 capital / Total risk-weighted assets	13.49	11.79	80	14.94	12.64	81	14.86	12.42	83	14.77	12.38	83	14.83	12.17	84
Net loans and leases / Equity capital (X)	4.63	6.64	15	3.77	5.47	17	3.76	5.53	14	4.11	5.58	19	3.76	5.21	19
Cash dividends / Net income	47.35	31.93	81	44.54	27.22	86	46.03	28.27	86	55.13	42.30	70	48.57	33.12	80
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	0.91	6.04	37	17.24	9.51	81	10.16	10.50	57	27.80	16.68	81	-2.14	9.26	8
Equity capital	-8.97	-3.83	36	4.14	7.52	39	3.66	7.46	42	0.70	6.99	20	7.72	10.49	50
Net loans and leases	11.66	14.48	50	-6.37	-0.66	22	-5.24	3.36	19	10.13	9.07	65	-2.66	9.10	4
Noncore funding	-26.04	36.20	6	24.32	-21.64	93	33.01	-14.79	93	1.52	-12.18	66	-36.71	6.59	4
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	97.64	104.01	20	97.98	103.15	17	97.96	103.22	19	99.15	102.81	26	100.52	103.22	39
Cash from ops + noncash items + op expense / Op expense + dividends	249.93	118.32	85	144.49	155.61	53	140.79	154.48	50	214.53	147.24	77	114.44	190.27	24

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	279,842	270,489	354,688	375,410	394,850	3.46	79.66
Income from lease financing receivables.....	2,466	1,422	1,906	1,992	2,778	73.42	-0.92
Fully taxable income on loans and leases.....	280,573	270,767	355,060	375,646	395,465	3.62	79.42
Tax-exempt income on loans and leases.....	1,735	1,144	1,534	1,756	2,163	51.66	-7.66
Estimated tax benefit on income on loans and leases.....	279	184	246	323	392	51.64	-51.20
Income on loans and leases (tax equivalent).....	282,587	272,095	356,840	377,725	398,020	3.86	77.92
Investment interest income (tax equivalent).....	84,539	43,249	61,252	51,284	57,973	95.47	49.94
Interest on balances due from depository institutions.....	5,712	1,790	2,569	1,682	2,269	219.11	742.48
Interest income on other earning assets.....	925	775	1,043	1,000	1,256	19.35	-14.83
Total interest income (tax equivalent).....	373,763	317,909	421,704	431,691	459,518	17.57	72.27
Interest on time deposits of \$250K or more	70	220	264	821	926	-68.18	-83.72
Interest on time deposits < \$250K.....	72	867	937	2,978	3,496	-91.70	-83.37
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,914	3,263	4,145	8,803	12,698	19.95	6.24
Interest on other borrowings and trading liabilities.....	376	594	734	1,682	4,958	-36.70	-77.95
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	4,432	4,944	6,080	14,284	22,078	-10.36	-29.11
Net interest income (tax equivalent).....	369,331	312,965	415,624	417,407	437,440	18.01	75.27
Non-interest income.....	39,936	35,318	47,855	48,907	58,894	13.08	37.46
Adjusted operating income (tax equivalent)	409,267	348,283	463,479	466,314	496,334	17.51	70.69
Overhead expense.....	162,084	142,797	190,771	192,119	198,597	13.51	53.47
Provision for credit losses.....	8,100	-26,500	-26,500	23,500	5,000		
Securities gains (losses)	0	0	0	0	5		-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	236,619	231,658	298,722	250,874	292,742	2.14	67.15
Applicable income taxes	66,149	66,023	85,127	72,361	83,247	0.19	27.37
Tax equivalent adjustments	1,213	810	1,074	1,354	1,668	49.75	-60.39
Applicable income taxes (tax equivalent).....	67,362	66,833	86,201	73,715	84,915	0.79	22.48
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	169,257	164,825	212,521	177,159	207,827	2.69	95.54
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	169,257	164,825	212,521	177,159	207,827	2.69	95.54
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	169,257	164,825	212,521	177,159	207,827	2.69	95.54
Investment securities income (tax equivalent).....	84,539	43,249	61,252	51,284	57,973	95.47	49.94
US Treasury and agency securities (excluding mortgage-backed securities)	7,817	6,837	9,525	2,438	3,062	14.33	175.25
Mortgage-backed securities	68,707	31,749	45,539	42,211	46,604	116.41	60.68
All other securities	8,015	4,663	6,188	6,635	8,307	71.88	-25.65
Cash dividends declared.....	80,151	73,413	97,814	97,665	100,940	9.18	81.92
Common	80,151	73,413	97,814	97,665	100,940	9.18	81.92
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	2.89	3.12	33	2.81	2.90	43	2.75	2.85	41	3.35	3.27	56	4.07	4	57
Less: Interest expense.....	0.03	0.33	0	0.04	0.24	5	0.04	0.23	3	0.11	0.48	2	0.20	0.98	1
Equals: Net interest income (tax equivalent).....	2.86	2.79	49	2.76	2.65	55	2.71	2.60	55	3.24	2.77	81	3.87	3.01	87
Plus: Non-interest income.....	0.31	0.94	13	0.31	1.09	8	0.31	1.04	9	0.38	1.21	10	0.52	1.32	15
Equals: adjusted operating income (tax equivalent).....	3.17	3.77	16	3.07	3.80	14	3.02	3.70	13	3.62	4.04	32	4.39	4.41	48
Less: Overhead expense.....	1.26	2.18	4	1.26	2.21	3	1.24	2.17	3	1.49	2.57	6	1.76	2.69	10
Less: Provision for credit losses.....	0.06	0.10	42	-0.23	-0.12	25	-0.17	-0.09	29	0.18	0.51	13	0.04	0.15	20
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0	0	45	0	0.01	24	0	0.01	23	0	0.02	17	0	0.01	43
Plus: other tax equivalent adjustments.....	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent).....	1.83	1.46	84	2.05	1.76	73	1.95	1.66	73	1.95	1.04	92	2.59	1.56	96

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....

0.52	0.34	93	0.59	0.41	83	0.56	0.38	87	0.57	0.23	96	0.75	0.36	96
0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
1.31	1.10	78	1.46	1.34	65	1.39	1.26	68	1.37	0.81	89	1.84	1.19	96

Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
1.31	1.10	78	1.46	1.34	65	1.39	1.26	68	1.37	0.82	89	1.84	1.19	96
1.28	1.10	75	1.45	1.30	70	1.39	1.26	68	1.37	0.82	89	1.84	1.19	95
1.31	1.11	78	1.46	1.35	65	1.39	1.27	68	1.37	0.83	89	1.84	1.20	95

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

91.88	92.93	33	91.66	93.09	30	91.76	93.08	31	90.24	92.32	22	88.72	91.05	26
33.05	60.58	1	33.52	61.98	1	33.62	61.99	1	34.06	64.06	1	35.80	65.57	2
3.15	3.36	30	3.06	3.12	46	3	3.06	43	3.71	3.55	57	4.58	4.41	64
0.04	0.35	0	0.05	0.26	5	0.04	0.25	3	0.12	0.52	2	0.22	1.08	1
3.11	3.01	50	3.01	2.85	60	2.96	2.80	58	3.59	3.01	82	4.36	3.33	88

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

4.38	4.24	69	4.45	4.07	75	4.42	4.01	77	4.68	4.27	76	5.27	5.09	68
0.80	0.79	51	0.12	0.13	33	0.13	0.14	42	0.15	0.27	15	3.76	2.04	94
0	1.05	8		0.25			0.25			0.68			2.44	
0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
3.14	3.33	30	3.05	3.09	45	2.99	3.04	43	3.70	3.51	58	4.57	4.36	65

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

1.83	1.96	42	1.53	1.77	34	1.52	1.77	33	2.09	2.25	32	2.48	2.76	28
1.85	1.38	87	1.54	1.23	72	1.62	1.14	82	2.32	1.75	79	2.43	2.32	67
1.71	1.87	32	1.28	1.55	25	1.28	1.57	26	1.90	2.05	29	2.37	2.61	17
2.61	2.89	43	2.56	2.85	41	2.56	2.81	43	3.16	3.24	53	3.35	4.06	31

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

0.10	0.35	8	0.13	0.22	28	0.12	0.21	28	0.32	0.53	26	0.48	1.10	10
0.11	0.61	3	0.30	0.70	12	0.28	0.66	10	0.76	1.42	7	0.80	1.96	4
0.04	0.58	3	0.41	0.67	22	0.34	0.62	19	0.89	1.36	14	0.94	1.82	9
0.11	0.31	17	0.11	0.16	36	0.10	0.15	38	0.25	0.36	36	0.42	0.93	12
	0.52			0.12			0.14			0.42			1.19	

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

0.08	0.88	8	0.09	0.18	44	0.09	0.17	44	0.24	0.62	15	0.47	1.86	15
0	1.55	2	0	1.29	3	0	1.27	2	0.04	1.50	3	2.25	2.38	41
0.10	0.54	2	0.13	0.38	9	0.12	0.37	9	0.33	0.74	10	0.55	1.49	3

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		39,936		35,318		47,855		48,907		58,894		
Fiduciary activities income		6,950		6,756		9,045		8,314		8,224		
Service charges on deposit accounts - domestic		16,347		13,294		18,003		17,326		20,752		
Trading revenue.....		-152		94		170		-13		143		
Investment banking fees and commissions.....		1,661		1,651		2,468		1,505		1,236		
Insurance activities revenue.....		40		52		58		159		65		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		0		0		0		0		0		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		2,696		711		1,412		1,281		4,763		
Other non-interest income.....		12,394		12,760		16,699		20,335		23,711		
Total overhead expenses		162,084		142,797		190,771		192,119		198,597		
Personnel expense.....		97,697		89,485		119,300		121,204		121,063		
Net occupancy expense.....		16,880		14,931		19,747		20,548		20,323		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		5,842		6,348		8,240		9,352		10,798		
Other operating expenses.....		41,665		32,033		43,484		41,015		46,413		
Fee income on mutual funds and annuities.....		590		1,018		1,428		863		597		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		1,040		982		975		992		1,017		
Average personnel expense per employee.....		93.94		91.13		122.36		122.18		119.04		
Average assets per employee.....		16,556.11		15,378.60		15,720.82		12,994.64		11,113.86		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	1.48	2.43	43	2.88	2.14	66	2.98	2.17	64	1.76	2.02	52
Overhead expenses / Net Interest Income + non-interest income	39.72	58.02	6	41.10	58.85	6	41.26	59.28	7	41.32	62.28	4
Percent of Average Assets												
Total overhead expense	1.26	2.18	4	1.26	2.21	3	1.24	2.17	3	1.49	2.57	6
Personnel expense.....	0.76	1.20	9	0.79	1.23	11	0.78	1.21	11	0.94	1.30	16
Net occupancy expense.....	0.13	0.22	13	0.13	0.24	14	0.13	0.23	14	0.16	0.26	13
Other operating expenses.....	0.37	0.73	4	0.34	0.72	4	0.34	0.72	3	0.39	0.94	3
Overhead less non-interest income	0.95	1.22	24	0.95	1.08	33	0.93	1.10	33	1.11	1.25	38
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	39.60	57.55	7	41	58.34	6	41.16	58.83	6	41.20	61.82	4
Personnel expense.....	23.87	31.86	16	25.69	32.89	19	25.74	32.93	17	25.99	32.36	20
Net occupancy expense.....	4.12	5.98	19	4.29	6.26	20	4.26	6.23	21	4.41	6.58	16
Other operating expenses.....	11.61	19.14	3	11.02	18.68	3	11.16	19.18	3	10.80	22.28	3
Total non-interest income	9.76	24.10	12	10.14	28.20	9	10.33	27.67	9	10.49	28.83	10
Fiduciary activities income	1.70	2.13	51	1.94	2.27	50	1.95	2.20	52	1.78	2.09	53
Service charges on domestic deposit accounts	3.99	3.30	58	3.82	3.25	58	3.88	3.27	58	3.72	3.27	58
Trading revenue.....	-0.04	0.57	11	0.03	0.68	49	0.04	0.62	52	0	1.28	6
Investment banking fees and commissions.....	0.41	2.15	30	0.47	2.46	28	0.53	2.58	29	0.32	2.46	22
Insurance activities revenue.....	0.01	0.36	36	0.01	0.38	38	0.01	0.36	35	0.03	0.41	42
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	0	1.23	12	0	0.56	14	0	0.60	14	0	0.01	42
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.66	1.19	47	0.20	3.64	15	0.30	3.30	18	0.27	3.92	21
Other non-interest income.....	3.03	8.80	12	3.66	9.39	12	3.60	9.27	12	4.36	9.65	22
Overhead less non-interest income	29.85	32.79	34	30.86	29.67	44	30.84	30.52	42	30.71	31.93	44
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.96	21.50	95	28.50	21.49	95	28.50	21.18	97	28.84	18.63	96
Applicable income tax + TE / Pretax net operating income + TE	28.47	23.57	90	28.85	23.11	93	28.86	22.67	96	29.38	21.18	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	7,475,040	6,456,614	6,471,587	6,292,297	6,264,123	15.77	88.24	
Commercial and industrial loans	729,610	927,126	820,079	1,536,825	837,962	-21.30	73.83	
Loans to individuals	8,049	8,993	8,187	17,299	15,771	-10.50	-44.92	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	323,105	278,711	386,082	360,939	361,764	15.93	23.90	
Other loans and leases	238,332	178,076	201,778	141,448	98,009	33.84	174.37	
Less: Unearned income	0	0	0	0	13,052		-100.00	
Loans and leases, net of unearned income	8,774,136	7,849,520	7,887,713	8,348,808	7,564,577	11.78	84.86	
Less: Allowance for loan and lease losses	82,601	65,364	65,019	93,692	68,660	26.37	36.24	
Net loans and leases	8,691,535	7,784,156	7,822,694	8,255,116	7,495,917	11.66	85.49	
Debt securities that reprice or mature in over 1 year	5,861,958	4,602,461	5,083,409	2,974,196	2,405,570	27.37	95.71	
Mutual funds and equity securities	14,729	16,851	16,693	12,179	0	-12.59		
Subtotal	14,568,222	12,403,468	12,922,796	11,241,491	9,901,487	17.45	89.67	
Interest-bearing bank balances	136,914	2,429,060	1,668,535	1,879,418	30,139	-94.36	404.94	
Federal funds sold and reverse repos	2,572	0	0	0	0			
Debt securities that reprice or mature within 1 year	16,834	32,537	25,401	2,464	8,259	-48.26	-40.18	
Trading assets	954	1,000	1,083	889	880	-4.60	33.05	
Total earning assets	14,725,496	14,866,065	14,617,815	13,124,262	9,940,765	-0.95	90.33	
Non-interest-bearing cash and due from depository institutions	186,647	159,563	90,012	122,305	158,310	16.97	36.04	
Premises, fixed assets, and leases	70,013	68,269	67,479	69,368	71,156	2.55	51.80	
Other real estate owned	0	0	0	3,392	4,889		-100.00	
Investment in unconsolidated subsidiaries	0	0	0	774	774		-100.00	
Intangible and other assets	1,367,120	1,107,701	1,108,391	1,099,213	1,106,556	23.42	261.24	
Total assets	16,349,276	16,201,598	15,883,697	14,419,314	11,282,450	0.91	96.88	
Quarterly average assets	17,117,282	15,656,978	16,005,842	13,945,932	11,354,766	9.33	105.53	
Average loans and leases (YTD)	8,611,438	8,145,402	8,067,487	8,064,844	7,553,120	5.72	88.11	
Memoranda								
Loans held-for-sale	0	0	0	0	0			
Loans not held-for-sale	8,774,136	7,849,520	7,887,713	8,348,808	7,564,577	11.78	84.86	
Real estate loans secured by 1–4 family	523,687	431,722	442,334	497,276	518,826	21.30	32.24	
Commercial real estate loans	6,464,958	5,670,553	5,664,844	5,480,594	5,479,196	14.01	91.10	
Construction and land development	76,495	77,396	62,265	85,144	123,767	-1.16	3.17	
Multifamily	767,872	646,256	644,730	618,702	586,637	18.82	143.23	
Nonfarm nonresidential	5,620,591	4,946,901	4,957,849	4,776,748	4,768,792	13.62	87.79	
Real estate loans secured by farmland	486,395	354,339	364,409	314,427	266,101	37.27	153.38	
Total investment securities	5,893,521	4,651,849	5,125,503	2,988,839	2,413,829	26.69	94.94	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	555,777	585,022	576,898	98,663	117,366	-5.00	237.07	
Municipal securities	467,817	242,799	240,478	218,557	235,413	92.68	38.21	
Mortgage-backed securities	4,855,198	3,807,177	4,291,434	2,659,440	2,061,050	27.53	92.67	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	14,729	16,851	16,693	12,179	0	-12.59		
Available-for-sale securities	3,320,870	2,924,060	3,182,840	2,398,034	1,739,377	13.57	52.69	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	24,551	29,820	29,467	30,285	39,354	-17.67	-61.10	
Mortgage-backed securities	3,296,319	2,894,240	3,153,373	2,367,749	1,700,023	13.89	56.09	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-406,934	6,292	-4,276	25,597	4,497			
Available-for-sale securities appreciation (depreciation)	-540,392	8,760	-1,326	54,749	21,900			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,311,066	2,200,398	2,179,385	1,808,709	1,637,628	5.03	22.74	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	8,764,556	8,310,709	8,104,056	7,455,387	5,245,517	5.46	124.23
NOW, ATS and transaction accounts	751,618	594,347	655,333	517,976	454,565	26.46	80.89
Time deposits less brokered deposits < \$250K	280,657	257,872	247,830	301,394	338,440	8.84	80.68
MMDA and other savings accounts	3,991,531	3,680,721	3,889,371	3,361,444	2,558,538	8.44	111.56
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	13,788,362	12,843,649	12,896,590	11,636,201	8,597,060	7.36	116.58
Time deposits of \$250K or more	84,037	86,567	79,852	100,300	107,868	-2.92	-25.05
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	467,844	659,579	644,669	439,406	428,659	-29.07	2.81
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	5,000	0		-100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	0	0		
Brokered deposits < \$250K	0	0	0	0	0		-100.00
Noncore funding	551,881	746,146	724,521	544,706	536,527	-26.04	-27.37
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	25,774	25,774		-100.00
Other liabilities	130,147	547,883	181,083	204,643	128,991	-76.25	72.13
Total liabilities	14,470,390	14,137,678	13,802,194	12,411,324	9,288,352	2.35	100.21
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,297,709	1,208,569	1,209,903	1,211,780	1,298,792	7.38	126.60
Common surplus	0	0	0	0	0		
Retained earnings	964,674	852,273	875,568	760,861	682,692	13.19	96.10
Accumulated other comprehensive income	-383,497	3,078	-3,968	35,349	12,614		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,878,886	2,063,920	2,081,503	2,007,990	1,994,098	-8.97	74.54
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,878,886	2,063,920	2,081,503	2,007,990	1,994,098	-8.97	74.54
Total liabilities and capital	16,349,276	16,201,598	15,883,697	14,419,314	11,282,450	0.91	96.88
Memoranda							
Non-interest-bearing deposits	8,764,556	8,310,709	8,104,056	7,455,387	5,245,517	5.46	124.23
Interest-bearing deposits	5,107,843	4,619,507	4,872,386	4,281,114	3,459,411	10.57	89.23
Total deposits	13,872,399	12,930,216	12,976,442	11,736,501	8,704,928	7.29	109.93
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,081,503	2,007,990	2,007,990	1,994,098	1,851,190		
Accounting restatements	0	0	0	-1,325	0		
Net income	169,257	164,825	212,521	177,159	207,827		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	6,943	5,035	6,460	5,760	7,763		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	116,206	8,246	8,337	92,772	2,640		
Changes incident to business combinations	197,069	0	0	0	0		
Less: Dividends declared	80,151	73,413	97,814	97,665	100,940		
Change in other comprehensive income	-379,529	-32,271	-39,317	22,735	30,898		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,878,886	2,063,920	2,081,503	2,007,990	1,994,098		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	45.72	39.88	60	39.85	36.06	55	40.74	36.25	57	43.64	36.22	62	55.52	37.78	80
Commercial and industrial loans	4.46	11.23	13	5.72	11.11	18	5.16	10.76	17	10.66	13.52	33	7.43	12.02	27
Loans to individuals	0.05	3.58	9	0.06	3.60	9	0.05	3.36	9	0.12	3.40	10	0.14	4.20	11
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	1.98	0.19	93	1.72	0.21	93	2.43	0.18	95	2.50	0.19	94	3.21	0.24	94
Other loans and leases.....	1.46	4.52	24	1.10	4.26	21	1.27	4.47	23	0.98	4.63	17	0.87	5.01	11
Net loans and leases.....	53.16	63.09	18	48.05	58.81	17	49.25	58.67	20	57.25	61.58	27	66.44	63.77	45
Debt securities over 1 year.....	35.85	18.76	94	28.41	18.32	81	32	19.46	88	20.63	15.55	72	21.32	14.60	86
Mutual funds and equity securities	0.09	0.05	75	0.10	0.05	76	0.11	0.06	71	0.08	0.05	75	0	0.06	13
Subtotal	89.11	83.05	78	76.56	78.17	36	81.36	79.22	50	77.96	78.16	34	87.76	79.65	77
Interest-bearing bank balances	0.84	3.61	18	14.99	9.37	80	10.50	8.50	64	13.03	7.51	86	0.27	3.06	6
Federal funds sold and reverse repos	0.02	0.52	66	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.10	1.71	9	0.20	1.51	16	0.16	1.56	13	0.02	1.68	3	0.07	1.91	6
Trading assets	0.01	0.59	44	0.01	0.58	42	0.01	0.49	41	0.01	1.01	37	0.01	1.19	32
Total earning assets.....	90.07	90.76	44	91.76	91.57	53	92.03	91.77	52	91.02	91.05	50	88.11	89.53	31
Non-interest cash and due from depository institutions.....	1.14	0.98	67	0.98	0.99	46	0.57	0.82	25	0.85	1.07	32	1.40	1.14	69
Other real estate owned.....	0	0.01	12	0	0.01	6	0	0.01	9	0.02	0.02	65	0.04	0.03	71
All other assets.....	8.79	8.19	60	7.26	7.39	50	7.40	7.35	52	8.13	7.82	56	10.49	9.27	68
Memoranda															
Short-term investments	0.96	6.75	6	15.19	12.31	69	10.66	11.47	51	13.05	11.17	71	0.34	7.63	0
U.S. Treasury securities.....	0	1.98	7	0	1.18	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	3.40	0.81	91	3.61	0.75	91	3.63	0.82	90	0.68	0.63	68	1.04	0.54	76
Municipal securities	2.86	1.69	74	1.50	1.70	57	1.51	1.73	58	1.52	1.69	57	2.09	1.34	70
Mortgage-backed securities	29.70	12.93	96	23.50	13.46	85	27.02	14.14	90	18.44	11.75	83	18.27	11.44	84
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.51	8	0	0.51	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale.....	0	0.30	8	0	0.50	7	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	53.67	63.03	18	48.45	58.34	18	49.66	58.06	22	57.90	61.72	28	67.05	63.50	45
Real estate loans secured by 1–4 family	3.20	12.79	12	2.66	11.57	11	2.78	11.46	11	3.45	11.91	17	4.60	13.29	18
Revolving	0.49	1.52	27	0.42	1.44	26	0.47	1.42	26	0.56	1.66	28	0.83	2.07	31
Closed-end, secured by first liens	2.63	10.86	12	2.13	9.73	13	2.21	9.67	12	2.70	9.81	16	3.46	10.69	18
Closed-end, secured by junior liens	0.09	0.19	43	0.11	0.19	44	0.10	0.17	47	0.18	0.22	55	0.30	0.28	63
Commercial real estate loans	39.54	24.89	83	35	22.35	84	35.66	22.69	81	38.01	22.22	87	48.56	22.23	95
Construction and land development	0.47	3.92	15	0.48	3.40	15	0.39	3.34	14	0.59	3.40	18	1.10	3.44	28
Multifamily	4.70	3.87	70	3.99	3.32	69	4.06	3.57	68	4.29	3.12	72	5.20	3.01	81
Nonfarm nonresidential	34.38	15.73	95	30.53	14.65	94	31.21	14.57	93	33.13	14.72	96	42.27	14.69	98
Real estate loans secured by farmland.....	2.98	0.34	97	2.19	0.35	93	2.29	0.30	96	2.18	0.33	93	2.36	0.36	94

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	85.19	62.29	88	82.25	60.51	86	82.05	61.05	84	75.37	57.15	84	82.81	57.46	92
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	85.19	62.29	88	82.25	60.51	86	82.05	61.05	84	75.37	57.15	84	82.81	57.46	92
Real estate loans secured by 1–4 family.....	5.97	20.65	12	5.50	20	11	5.61	19.86	12	5.96	19.43	13	6.86	20.75	12
Revolving	0.91	2.39	29	0.87	2.47	25	0.95	2.43	28	0.98	2.64	25	1.24	3.15	31
Closed-end.....	5.06	18.01	12	4.63	17.35	12	4.65	17.24	12	4.98	16.59	14	5.61	17.39	14
Commercial real estate loans	73.68	38.12	95	72.24	37.13	95	71.82	37.86	95	65.65	34.63	95	72.43	33.52	98
Construction and land development.....	0.87	6.10	12	0.99	5.69	13	0.79	5.65	12	1.02	5.26	16	1.64	5.09	22
1–4 family.....	0.24	1.40	30	0.50	1.19	45	0.36	1.18	38	0.42	0.93	42	0.54	0.94	48
Other.....	0.63	4.62	10	0.48	4.46	8	0.43	4.40	6	0.60	4.19	10	1.10	4.02	19
Multifamily.....	8.75	5.86	78	8.23	5.41	76	8.17	5.78	76	7.41	4.96	74	7.76	4.69	80
Nonfarm nonresidential	64.06	24.30	99	63.02	24.45	99	62.86	24.56	99	57.21	22.93	98	63.04	22.15	98
Owner-occupied.....	24.50	8.11	99	25.30	8.31	98	24.81	8.29	98	24.39	7.68	98	27.27	7.72	98
Other.....	39.56	15.95	98	37.72	15.83	99	38.05	15.94	98	32.83	14.95	97	35.77	14.34	98
Real estate loans secured by farmland.....	5.54	0.55	97	4.51	0.61	96	4.62	0.54	96	3.77	0.54	94	3.52	0.55	94
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	8.32	18.37	17	11.81	19.45	21	10.40	18.86	19	18.41	22.17	37	11.08	19.53	22
Loans to individuals	0.09	6.24	12	0.11	6.58	9	0.10	6.24	9	0.21	6.13	10	0.21	7.13	8
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	3.68	0.31	93	3.55	0.38	93	4.89	0.34	95	4.32	0.32	94	4.78	0.37	94
Other loans and leases.....	2.72	8.16	25	2.27	8.42	23	2.56	8.75	24	1.69	9.09	19	1.30	9.85	11
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	477.48	411.16	58	446.60	383.43	58	439.81	391.81	56	447.53	381.27	56	453	391.26	54
Real estate loans secured by 1–4 family.....	33.45	133.66	10	29.86	124.74	11	30.06	126.06	10	35.37	125.03	14	37.52	138.18	12
Revolving	5.09	15.46	25	4.70	15.53	26	5.11	15.44	26	5.79	17.42	27	6.81	21.26	29
Closed-end.....	28.36	116.59	12	25.16	107.54	12	24.95	108.85	12	29.58	106.14	15	30.71	115.20	15
Commercial real estate loans	412.96	254.65	85	392.23	238.58	87	384.98	245.88	81	389.80	234.65	87	396.24	229.44	86
Construction and land development.....	4.89	39.81	13	5.35	36.07	15	4.23	35.95	11	6.06	35.62	17	8.95	34.95	22
1–4 family.....	1.36	9.02	28	2.73	7.44	42	1.95	7.42	36	2.48	6.34	41	2.94	6.61	43
Other.....	3.53	30.27	11	2.62	28.34	6	2.28	28.11	6	3.58	28.16	11	6.01	27.32	20
Multifamily.....	49.05	40.47	69	44.70	35.29	73	43.82	38.66	70	44	32.74	74	42.42	31.04	74
Nonfarm nonresidential	359.03	161.09	93	342.17	156.30	96	336.94	158.05	93	339.74	155.06	96	344.86	152.10	94
Owner-occupied.....	137.29	53.43	96	137.35	52.63	95	132.98	52.99	94	144.82	52.37	96	149.20	53.07	95
Other.....	221.73	105.96	92	204.82	100.99	93	203.96	102.54	92	194.92	100.54	92	195.66	97.41	92
Real estate loans secured by farmland.....	31.07	3.36	96	24.51	3.67	93	24.77	3.22	94	22.36	3.44	93	19.24	3.60	91
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	46.61	115.08	13	64.13	116.17	22	55.73	114.45	20	109.30	139.91	35	60.60	122.02	23
Loans to individuals	0.51	35.47	7	0.62	36.56	9	0.56	34.55	10	1.23	37.47	11	1.14	43.51	9
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	20.64	1.73	94	19.28	2.03	94	26.24	1.86	96	25.67	1.88	95	26.16	2.18	95
Other loans and leases.....	15.22	50.11	25	12.32	47.63	22	13.71	51.06	23	10.06	49.54	16	7.09	52.44	9
Supplemental															
Non-owner occupied CRE loans / Gross loans	49.51	30.74	86	47.37	29.25	88	47.23	30.07	85	41.51	27.32	84	45.23	26.45	88
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	277.46	205.31	74	257.18	187.63	74	253.16	195.33	70	246.46	183.76	67	247.44	178.57	70
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	414.75	262.15	84	394.54	244.92	86	386.14	252.85	82	391.27	240.85	86	396.64	236.10	86

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	0.96	6.75	6	15.19	12.31	69	10.66	11.47	51	13.05	11.17	71	0.34	7.63	0
Percent of Total Assets															
Short-term investments	35.10	23.63	80	43.09	29.12	84	41.73	29.03	82	32.64	26.22	73	20.99	22.44	56
Liquid assets	36.05	20.98	92	28.71	20.37	75	32.27	21.63	83	20.73	17.85	65	21.39	16.99	75
Investment securities	53.16	63.09	18	48.05	58.81	17	49.25	58.67	20	57.25	61.58	27	66.44	63.77	45
Net loans and leases	53.45	63.92	16	48.33	59.61	16	49.53	59.49	19	57.61	62.48	27	66.90	64.84	43
Core deposits	84.34	74.28	85	79.27	75.52	58	81.19	75.71	67	80.70	70.67	83	76.20	63.09	82
Noncore funding	3.38	12.30	14	4.61	10.15	30	4.56	10.30	29	3.78	14.13	10	4.76	19.36	7
Time deposits of \$250K or more	0.51	1.67	14	0.53	1.67	17	0.50	1.58	16	0.70	2.11	17	0.96	2.94	16
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	2.86	1.24	81	4.07	1.19	86	4.06	1.23	86	3.05	1.47	79	3.80	1.94	78
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	2.85	0.58	90	4.07	0.54	93	4.06	0.54	93	3.05	0.54	89	3.80	0.48	92
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0	0.88	12	0	1	11	0.03	1.24	26	0	3.01	1
Earning assets that reprice within 1 year	13.79	35.71	6	25.37	38.80	17	21.30	37.37	15	25.07	39.38	17	17.91	39.29	5
Interest-bearing liabilities that reprice within 1 year	2.01	6.79	9	1.96	6.64	10	1.91	6.39	9	2.51	8.20	10	3.25	10.19	9
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	11.77	27.35	16	23.41	30.83	33	19.38	29.65	23	22.55	29.11	36	14.65	26.63	16
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.72	5.89	41	-13.83	-3.31	20	-7.50	-2.33	35	-11.89	3.20	10	5.03	14.45	21
Net short-term noncore funding dependence	2.57	0.87	57	-13.96	-9.17	28	-7.60	-7.71	45	-12.09	-4.76	20	4.83	3.38	47
Short-term investment / Short-term noncore funding	29.45	112.63	24	337	304.29	68	237.90	273.46	57	360	184.19	82	7.43	77.77	5
Liquid assets - short-term noncore funding / Nonliquid assets	49.07	24.05	82	67.80	36.72	87	63.92	36.68	82	43.07	28.18	77	20.76	16.97	68
Net loans and leases / Total deposits	62.65	79.04	18	60.20	73.05	21	60.28	72.79	22	70.34	79.43	28	86.11	90.31	37
Net loans and leases / Core deposits	63.04	86.19	13	60.61	78.83	15	60.66	78.25	16	70.94	88.34	19	87.19	103.93	26
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-27.44	-10.05	9	0.46	0.50	57	-0.30	0.12	29	1.95	1.57	64	0.34	0.72	43
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-36.44	-19.27	12	0.63	1.06	43	-0.09	-0.25	56	4.17	4.31	59	1.67	1.36	63
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	43.40	26.09	71	36.78	13.65	82	37.58	14.28	83	19.36	11.38	70	27.94	12.67	77
Available-for-sale securities	56.35	71.92	28	62.86	84.59	17	62.10	83.77	15	80.23	87.23	29	72.06	85.40	24
U.S. Treasury securities	0	9.62	7	0	6.01	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	9.43	4.10	78	12.58	4.24	84	11.26	4.12	83	3.30	4.01	65	4.86	3.49	71
Municipal securities	7.94	8.02	60	5.22	8.38	50	4.69	8.22	48	7.31	9.83	53	9.75	7.75	67
Mortgage-backed securities	82.38	62.34	82	81.84	66.09	71	83.73	66.54	76	88.98	66.64	81	85.39	67.43	76
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.02	8	0	3.01	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0.25	0.27	63	0.36	0.29	72	0.33	0.29	67	0.41	0.35	69	0	0.40	13
Debt securities 1 year or less	0.29	9.28	6	0.70	8.18	10	0.50	7.78	7	0.08	10.55	2	0.34	11.86	3
Debt securities 1 to 5 years	23.82	20.14	63	9.49	17.39	39	22.28	18.25	64	1.65	17.03	12	1.64	17.94	12
Debt securities over 5 years	75.64	68.28	56	89.45	72.07	77	76.90	71.11	54	97.86	69.86	94	98.02	66.02	98
Pledged securities	39.21	31.26	65	47.30	33.37	69	42.52	32.26	67	60.52	35.67	78	67.84	30.57	92
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-93.65	-40.81	2	76.75	64.27	66	-9.99	27.98	26	4,800.99	183.32	99	18.74	26.69	52
Investment securities	26.69	11.76	76	66.45	32.48	80	71.49	31.36	86	23.82	23.62	62	-2.58	11.75	20
Core deposits	7.36	4.57	70	16.11	16.96	54	10.83	16.94	35	35.35	26.88	81	-1.21	11.23	4
Noncore funding	-26.04	36.20	6	24.32	-21.64	93	33.01	-14.79	93	1.52	-12.18	66	-36.71	6.59	4

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			1,584,718	1,605,293	1,538,832
Commit: Secured commercial real estate loans	432,701	393,617	389,363	378,266	362,014
Commit: Unsecured real estate loans	49,356	52,235	12,997	42,565	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	46,485	45,289	43,957	52,364	52,212
Standby letters of credit	873	490	958	800	873
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	873,811	1,004,769	986,414	1,007,640	519,932
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						9.98	22.78	8	11.13	22.01	11	13.64	23.52	16	
Standby letters of credit	0.28	0.66	34	0.28	0.66	30	0.28	0.65	32	0.36	0.71	37	0.46	0.84	42
Commercial and similar letters of credit	0.01	0.02	58	0	0.02	51	0.01	0.02	57	0.01	0.02	55	0.01	0.02	58
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	5.34	44.74	22	6.20	47.31	22	6.21	46.30	22	6.99	48.62	19	4.61	68.47	17
Interest rate contracts	5.34	32.78	23	6.20	35.15	24	6.21	32.46	23	6.99	34.36	20	4.61	47.31	18
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0	1.49	10	0	1.69	9	0	1.41	8	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	5.34	23.04	27	6.20	20.27	31	6.21	20.49	31	6.99	20.83	30	4.61	28.86	20
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						19.64	44.98	12	19.90	42.82	15	20.37	45.53	15	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	873,811	1,004,769	986,414	1,007,640	519,932
Interest rate contracts	873,811	1,004,769	986,414	1,007,640	519,932
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	873,811	1,004,769	986,414	1,007,640	519,932
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	873,811	1,004,769	986,414	1,007,640	519,932
Interest rate contracts	873,811	1,004,769	986,414	1,007,640	519,932
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	436,906	502,384	493,207	503,820	259,966
One year or less	4,617	6,185	7,672	11,248	7,598
Over 1 year to 5 years	74,444	28,929	28,965	32,082	36,540
Over 5 years	357,845	467,270	456,570	460,490	215,828
Gross negative fair value (absolute value)	83	16,176	14,163	30,181	11,502
Gross positive fair value	83	16,176	14,163	30,181	11,502
Held for trading	0	0	0	0	0
Non-traded	83	16,176	14,163	30,181	11,502
Current credit exposure on risk-based capital derivative contracts	83	16,176	14,163	30,181	11,502
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	9.12	10	0	12.59	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options	0	5.29	8	0	7.18	6	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	4.93	8	0	6.91	6	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	100	77.96	94	100	71.71	96	100	74.26	96	100	68.76	96	100	69.75	95
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	50	93.16	7	50	91.91	5	50	92.53	7	50	91.48	7	50	93.86	7
One year or less	0.53	37.29	9	0.62	27.90	11	0.78	27.56	10	1.12	32.05	10	1.46	32.17	9
Over 1 year to 5 years	8.52	22.61	23	2.88	29.78	16	2.94	27.01	16	3.18	27.06	14	7.03	30.45	20
Over 5 years	40.95	26.09	72	46.51	29.19	70	46.29	29.89	67	45.70	29.56	70	41.51	28.09	67
Gross negative fair value (absolute value)	0.01	2.48	3	1.61	1.18	69	1.44	0.98	74	3	1.55	76	2.21	0.83	93
Gross positive fair value	0.01	2.55	2	1.61	1.59	51	1.44	1.34	60	3	2.23	67	2.21	1.19	87
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	6	0.01	0.05	39	0.01	0.04	40	0.02	0.07	43	0.01	0.06	40
Gross positive fair value (X)	0	0.10	5	0.01	0.06	26	0.01	0.05	26	0.02	0.09	28	0.01	0.07	28
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	11	0.01	0.01	63	0.01	0.01	63	0.02	0.02	73	0.01	0.01	68
Current credit exposure (X)	0	0.06	13	0.01	0.05	36	0.01	0.04	34	0.02	0.06	35	0.01	0.05	33
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.70	13	0.18	0.59	37	0.15	0.46	36	0.35	0.85	37	0.13	0.73	36

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	65,019	93,692	93,692	68,660	63,613
Gross losses	70	2,996	3,371	666	454
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	947	168	198	358	501
Net losses	-877	2,828	3,173	308	-47
Provision for loan and lease losses	8,100	-25,500	-25,500	23,500	5,000
Adjustments	8,605	0	0	1,840	0
Ending balance	82,601	65,364	65,019	93,692	68,660
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.06	0.09	43	-0.23	-0.12	24	-0.17	-0.09	28	0.18	0.51	13	0.04	0.15	20
Provision for loan and lease losses / Average loans and leases	0.13	0.16	51	-0.42	-0.21	24	-0.32	-0.16	26	0.29	0.82	12	0.07	0.24	20
Provision for loan and lease losses / Net loan and lease losses	-923.60	151.30	8	-901.70	-65.12	6	-803.66	-105.48	10	7,629.87	487.86	97	-10,638.30	130.58	0
Allowance for loan and lease losses / Total loans and leases not held for sale	0.94	1.17	25	0.83	1.32	17	0.82	1.23	18	1.12	1.58	23	0.91	0.83	58
Allowance for loan and lease losses / Total loans and leases	0.94	1.15	27	0.83	1.30	19	0.82	1.20	21	1.12	1.55	24	0.91	0.81	58
Allowance for loan and lease losses / Net loans and leases losses (X)	38.64			17.33	17.40	64	20.49	21.39	66	304.19	11.58	98			8.03
Allowance for loan and lease losses / Nonaccrual assets	816.46	428.13	84	773.90	330.05	89	943.12	364.13	90	653.04	299.17	89	1,301.12	218.72	95
ALLL / 90+ days past due + nonaccrual loans and leases	816.46	320.87	92	773.90	271.93	92	943.12	287.08	95	653.04	244.34	94	1,301.12	151.73	97
Gross loan and lease losses / Average loans and leases	0	0.16	1	0.05	0.20	16	0.04	0.19	13	0.01	0.34	3	0.01	0.28	3
Recoveries / Average loans and leases	0.01	0.07	15	0	0.08	5	0	0.08	4	0	0.07	6	0.01	0.08	9
Net losses / Average loans and leases	-0.01	0.09	7	0.05	0.12	33	0.04	0.11	33	0	0.27	4	0	0.21	5
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	28.09	34.26	44	25.23	25.09	62	29.73	34.67	51	78.85	33.98	92	172.16	36.22	95
Earnings coverage of net loan and lease losses (X)	-277.66	36.38	9	72.61	26.30	84	85.77	39.72	79	886.43	22.91	97	-6,299.45	24.40	0
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	60	0	0.02	35	0	0.02	32	-0.01	0.04	14	0	0.01	31
Real estate loans secured by 1-4 family	0	-0.02	72	-0.03	-0.01	30	-0.02	-0.02	35	-0.05	0.01	10	-0.04	0.01	10
Revolving	0	-0.06	75	-0.02	-0.07	44	-0.04	-0.07	41	-0.07	0.01	16	-0.01	0.02	29
Closed-end	0	-0.01	70	-0.03	-0.01	25	-0.02	-0.01	32	-0.05	0	8	-0.05	0	8
Commercial real estate loans	0	0	46	0	0.04	25	0	0.04	24	0	0.07	10	0	0.01	46
Construction and land development	-0.02	-0.02	33	-0.09	0.01	6	-0.09	0	7	-0.01	0	31	-0.01	-0.01	37
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	-0.02	-0.01	29	-0.09	0.01	6	-0.09	0	6	-0.01	0	27	-0.01	-0.01	33
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	44	0	0.05	27	0	0.05	22	0	0.11	8	0	0.02	47
Owner-occupied	0	0	43	0	0.01	30	0	0.01	27	0	0.02	26	0	0.01	57
Other	0	0.01	53	0	0.04	37	0	0.04	35	0	0.08	11	0	0.01	40
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	-0.01	0.01	14
Commercial and industrial loans	-0.09	0.11	6	0.43	0.19	83	0.39	0.17	83	0.04	0.47	14	0.01	0.37	7
Loans to individuals	0.03	0.76	6	0.16	0.72	19	0.15	0.71	14	0.62	1.13	40	0.01	1.17	2
Credit card loans															3.11
Agricultural loans	0	0.02	50	0	0.02	49	0.03	0.02	77	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions															0
Other loans and leases	-0.21	0.13	2	0	0.09	34	0	0.10	32	0	0.15	25	0.08	0.15	53

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....	0		1,122		2,459		3,066		1,653						
90+ days past due loans and leases	0		0		0		0		0						
Nonaccrual loans and leases.....	10,117		8,446		6,894		14,347		5,277						
Total past due and nonaccrual loans and leases.....	10,117		9,568		9,353		17,413		6,930						
Restructured 30-89 days past due	0		0		0		0		243						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	0		0		0		0		244						
Total restructured loans and leases	0		0		0		0		487						
30-89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale.....	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	0		0		0		0		0						
Restructured loans and leases in compliance	5,828		7,975		5,293		2,159		3,112						
Other real estate owned.....	0		0		0		0		3,392						
Other Assets															
30-89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0	0.33	0	0.01	0.29	3	0.03	0.32	3	0.04	0.39	3	0.02	0.43	3
90+ days past due loans and leases	0	0.10	9	0	0.09	10	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases.....	0.12	0.37	14	0.11	0.54	8	0.09	0.46	9	0.17	0.66	9	0.07	0.51	6
90+ days past due and nonaccrual loans and leases.....	0.12	0.52	7	0.11	0.68	3	0.09	0.62	3	0.17	0.85	4	0.07	0.71	3
30-89 days past due restructured.....	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	45
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured.....	0	0.09	3	0	0.12	2	0	0.10	2	0	0.13	3	0	0.14	11
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0	0.33	0	0.01	0.29	3	0.03	0.32	3	0.04	0.40	3	0.02	0.43	3
90+ days past due assets	0	0.10	8	0	0.09	9	0	0.10	9	0	0.12	8	0	0.15	6
Nonaccrual assets	0.12	0.37	14	0.11	0.55	8	0.09	0.47	9	0.17	0.67	9	0.07	0.53	4
30+ days past due and nonaccrual assets	0.12	0.89	1	0.12	1	2	0.12	0.97	2	0.21	1.29	1	0.09	1.19	1
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.06	0.33	8	0.05	0.40	3	0.04	0.36	4	0.10	0.52	6	0.05	0.44	3
90+ days past due and nonaccrual assets + other real estate owned	0.06	0.35	6	0.05	0.42	3	0.04	0.37	3	0.12	0.55	6	0.09	0.48	7
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.10	0.38	10	0.10	0.48	9	0.08	0.41	6	0.14	0.60	7	0.12	0.53	10
Allowance for loan and lease losses	19.30	55.46	14	25.12	67.85	15	18.74	62.64	9	21.24	66.66	7	19.69	115.41	5
Equity capital + allowance for loan and lease losses	0.81	3.63	7	0.77	4.12	5	0.57	3.60	3	0.95	4.97	6	0.66	4.28	7
Tier 1 capital + allowance for loan and lease losses	1.02	3.90	12	1.14	4.89	7	0.83	4.30	5	1.42	6.05	6	0.98	5.65	6
Loans and leases + other real estate owned	0.18	0.61	14	0.21	0.82	7	0.15	0.71	6	0.24	0.97	6	0.18	0.85	7

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0	0.23	2	0	0.25	3	0.03	0.26	6	0.01	0.39	3	0.01	0.38	4
	90+ days past due		0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual.....		0.09	0.41	15	0.09	0.60	10	0.08	0.52	10	0.16	0.76	10	0.06	0.46	11
Commercial and industrial	30–89 days past due		0	0.29	3	0.01	0.24	7	0.10	0.24	30	0.15	0.23	48	0.11	0.31	22
	90+ days past due		0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.28	0.47	37	0.24	0.65	25	0.21	0.57	23	0.21	0.75	17	0.14	0.83	15
Individuals	30–89 days past due		0	0.83	4	0	0.60	4	0	0.63	6	0	0.83	4	0	0.83	5
	90+ days past due		0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0	0.17	10	0	0.17	9	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due			0			0.03			0.01				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due		0	0.09	29	0.36	0.11	82	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.31	0.27	71	0.04	0.51	55	0	0.70	27	0.22	0.49	58	0	0.67	22
Foreign governments	30–89 days past due			0			0			0.50				0			0.07
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0.40	0.13	87

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		0	0.39	1	0	0.36	2	0.25	0.46	31	0.16	0.65	9	0.10	0.67	5
1–4 family	30–89 days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	90+ days past due	0.05	0.58	7	0.37	0.76	25	0.35	0.71	27	0.22	0.89	13	0.26	0.73	16
Revolving	30–89 days past due	0	0.31	7	0	0.33	6	0	0.28	9	0	0.48	5	0	0.45	5
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.04	0.86	13	0.45	1.05	40	0.21	1.18	25	0.21	1.13	20	0.40	1	30
Closed-end	30–89 days past due	0	0.41	3	0	0.36	2	0.31	0.49	40	0.19	0.65	14	0.12	0.70	9
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.05	0.57	8	0.35	0.71	26	0.38	0.67	35	0.22	0.87	14	0.23	0.70	17
Junior lien	30–89 days past due	0	0.01	15	0	0.01	13	0.02	0.01	78	0.09	0.02	95	0.06	0.02	86
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.05	0.02	83	0.14	0.04	92	0.17	0.03	95	0.12	0.04	86	0.03	0.04	40
Commercial real estate	30–89 days past due	0	0.13	4	0	0.16	4	0.01	0.15	11	0	0.26	4	0	0.18	10
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.04	0.29	15	0.08	0.48	13	0.06	0.38	16	0.17	0.62	19	0.04	0.23	17
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	53	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0	0.10	6	0	0.12	5	0.01	0.13	20	0	0.23	6	0	0.14	12
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.05	0.36	17	0.09	0.58	12	0.07	0.45	15	0.19	0.80	16	0.05	0.28	14
Owner Occupied	30–89 days past due	0	0.04	10	0	0.04	10	0.01	0.04	34	0	0.07	8	0	0.07	17
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.05	0.12	37	0.09	0.20	33	0.07	0.17	34	0.19	0.27	41	0.04	0.16	25
Other	30–89 days past due	0	0.05	14	0	0.07	11	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.21	8	0	0.31	5	0	0.23	7	0	0.44	5	0.01	0.10	19
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.83	0.51	77	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,297,709	1,208,569	1,209,903	1,211,780	1,298,792										
Retained earnings	964,674	852,273	875,568	760,861	682,692										
Accumulated other comprehensive income (AOCI)	-383,497	3,078	-3,968	35,349	12,614										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,878,886	2,063,920	2,081,503	2,007,990	1,994,098										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	779,471	680,474	679,037	685,325	692,333										
Accumulated other comprehensive income-related adjustments	-383,497	3,078	-3,968	35,349	12,614										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,482,912	1,380,368	1,406,434	1,287,316	1,289,151										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,482,912	1,380,368	1,406,434	1,287,316	1,289,151										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	25,000	25,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	25,000	25,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	25,000	25,000										
Tier 1 Capital	1,482,912	1,380,368	1,406,434	1,312,316	1,314,151										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	90,601	73,364	73,019	102,692	77,619										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	90,601	73,364	73,019	102,692	77,619										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	90,601	73,364	73,019	102,692	77,619										
Exited advanced approach tier 2 capital															
Total capital	1,573,513	1,453,732	1,479,453	1,415,008	1,391,770										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,117,282	15,656,978	16,005,842	13,945,932	11,354,766										
Less: Deductions from common equity tier 1 capital	779,471	680,474	679,037	685,325	692,333										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	16,337,811	14,976,504	15,326,805	13,260,607	10,662,433										
Total risk-weighted assets	10,992,214	9,237,420	9,464,576	8,715,728	8,695,634										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	13.49	11.77	80	14.94	12.59	81	14.86	12.37	83	14.77	12.35	83	14.83	12.11	84
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.49	12.48	71	14.94	13.31	76	14.86	13.11	77	15.06	13.08	81	15.11	12.78	83
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.31	14.27	57	15.74	15.21	64	15.63	14.91	67	16.24	15.23	72	16.01	14.36	78
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.08	9.22	48	9.22	9.07	59	9.18	8.98	62	9.90	9.13	75	12.33	9.76	92
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	40	52	58	159	65	-23.08	-38.46
Other insurance activities income	40	52	58	159	65	-23.08	-38.46
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	256,850	251,781	251,570	226,818	226,281	2.01	75.96

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26		
Insurance activities revenue / Adjusted operating income	0.01	0.36	36	0.01	0.38	38	0.01	0.36	35	0.03	0.41	42	0.01	0.47	32
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91		
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09		
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.41	12.02	67	17.42	11.72	70	17.10	12	69	16.13	11.03	69	16.36	11.51	69
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....		20.31			-0.16			6.83			-2.40			22.48	
Total selected assets.....		21.10			3.36			9.48			2.04			12.40	
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Retained credit exposure		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables		0	0	0	0	0	0	0
Auto loans		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases		0	0	0	0	0	0	0
Asset-backed commercial paper conduits		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		196,776	105,162	130,582	218,745	107,521	87.12	353.24
Dividends		195,000	104,000	129,000	217,000	106,000	87.50	358.82
Interest		14	25	30	15	22	-44.00	133.33
Management and service fees		855	230	342	520	289	271.74	
Other income		907	907	1,210	1,210	1,210	0.00	-0.22
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		196,776	105,162	130,582	218,745	107,521	87.12	353.24
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	6	6	17	30	-100.00	-100.00
Total operating income		196,776	105,168	130,588	218,762	107,551	87.11	353.09
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		0	0	0	0	0		
Other expenses		7,167	6,262	8,088	8,726	9,158	14.45	55.70
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		7,167	6,262	8,088	8,726	9,158	14.45	55.70
Income (loss) before taxes		189,609	98,906	122,500	210,036	98,393	91.71	388.34
Applicable income taxes (credit)		-1,594	-1,506	-1,922	-2,059	-2,249		
Extraordinary items								
Income before undistributed income of subsidiaries		191,203	100,412	124,422	212,095	100,642	90.42	373.60
Equity in undistributed income of subsidiaries		-21,946	64,413	88,099	-34,936	107,185		
Bank subsidiaries		-21,946	64,413	88,099	-34,936	107,185		
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		169,257	164,825	212,521	177,159	207,827	2.69	95.54
Memoranda								
Bank net income		173,054	168,413	217,099	182,064	213,185	2.76	95.13
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,834,542	96.16	2,022,308	96.81	2,038,948	96.77	1,990,166	2,003,692	-9.28	68.20
Common and preferred stock		1,834,542	96.16	2,022,308	96.81	2,038,948	96.77	1,990,166	2,003,692	-9.28	68.20
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	0	0	0	0	774	774	-100.00	
Common and preferred stock		0	0	0	0	0	0	774	774	-100.00	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		66,243	3.47	54,664	2.62	61,453	2.92	55,644	31,054	21.18	226.63
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		1,196	0.06	1,299	0.06	1,272	0.06	1,386	1,505	-7.93	-7.86
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		5,768	0.30	10,647	0.51	5,273	0.25	10,875	8,737	-45.83	18.63
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,907,749	100.00	2,088,918	100.00	2,106,946	100.00	2,058,845	2,045,762	-8.67	70.66
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		28,863	1.51	24,998	1.20	25,443	1.21	25,062	25,853	15.46	84.96
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	25,793	25,811	-100.00	
Total liabilities		28,863	1.51	24,998	1.20	25,443	1.21	50,855	51,664	15.46	-30.30
Equity Capital		1,878,886	98.49	2,063,920	98.80	2,081,503	98.79	2,007,990	1,994,098	-8.97	74.54
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		1,297,709	68.02	1,208,569	57.86	1,209,903	57.42	1,211,780	1,298,792	7.38	126.60
Common surplus		0	0	0	0	0	0	0	0	0	
Retained earnings		964,674	50.57	852,273	40.80	875,568	41.56	760,861	682,692	13.19	96.10
Accumulated other comprehensive income		-383,497	-20.10	3,078	0.15	-3,968	-0.19	35,349	12,614		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,907,749	100.00	2,088,918	100.00	2,106,946	100.00	2,058,845	2,045,762	-8.67	70.66
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	25,774	25,774	-100.00	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	25,000	25,000	-100.00	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	10.66	11.02	54	10.70	12.52	41	10.30	11.94	40	8.90	7.29	68	10.72	9.68	65	
Bank net income / Average equity investment in banks	11.77	11.60	57	11.20	12.35	48	10.79	11.80	48	9.20	7.45	66	10.99	10.51	61	
Nonbank net income / Average equity investment in nonbanks	9.71		0	13.18	17	0	13.12	16	0	9.75	17	0	7.89	17		
Subsidiary HCs net income / Average equity investment in sub HCs	8.41			11.04			10.11				7.01			8.55		
Bank net income / Parent net income	102.24	98.76	50	102.18	96.45	56	102.15	96.79	57	102.77	88.16	48	102.58	82.22	51	
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10	
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74	
Leverage																
Total liabilities / Equity capital	1.54	18.39	15	1.21	16.51	12	1.22	16.81	14	2.53	20.06	16	2.59	20.43	15	
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0	14.31	13	
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.76	8	0	13.41	7	0	13.63	8	1.25	16.67	16	1.25	16.36	15	
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0	14.56	13	
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0	14.51	13	
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13	
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt		39.59			40.69			39.86		0	34.67	10	0	28.44	13	
Double Leverage																
Equity investment in subs / Equity capital	97.64	104.01	20	97.98	103.15	17	97.96	103.22	19	99.15	102.81	26	100.52	103.22	39	
Total investment in subs / Equity capital	97.64	109.29	12	97.98	108.29	10	97.96	108.40	11	99.15	110.16	15	100.52	111.07	27	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	-0.20	0.39	20	-0.19	0.27	15	-0.20	0.29	18	-0.10	0.47	26	0.05	0.36	39	
Equity investment in subs – equity cap / Net income-div (X)		1.15			0.85			1.05			1.82		0.10	1.22	10	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	233.73	130.36	84	139.08	152.56	52	130.13	152.85	47	212.86	136.59	85	104.87	177.68	24	
Cash from ops + noncash items + op expense / Op expense + dividend	249.93	118.32	85	144.49	155.61	53	140.79	154.48	50	214.53	147.24	77	114.44	190.27	24	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	112.56	105.80	68	102.99	94.59	60	108.44	98.54	64	128.21	134.08	59	114.04	116.34	54	
Pretax operating income + interest expense / Interest expense		1,565.66			1,645.53			1,835.33			2,016.32			1,968.54		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,454.22		53,275.27	1,896.20	98	65,960.22	1,770.77	98	38,219.06	1,539.23	98	9,949.15	1,632.83	95	
Dividends + interest from subsidiaries / Interest expense + dividends	243.31	150.57	82	141.70	174.48	50	131.91	174.12	39	222.20	150.43	82	105.03	210.80	20	
Fees + other income from subsidiaries / Salary + other expenses	24.58	10.18	81	18.16	12.03	74	19.19	11.92	73	19.83	13.95	70	16.37	16.52	66	
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			57.11		
Other Ratios																
Net assets that reprice within 1 year / Total assets	2.16	3.60	47	1.86	3.29	45	1.89	3.44	49	1.94	3.85	44	0.61	2.64	40	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due					0.30			0.60			0.17		0.10		0.04	
Nonaccrual					0.65			1.04			0.92		1.03		0.54	
Total					0.95			1.64			1.09		1.13		0.58	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	41.92	70.90	25	73.11	69.90	62	78.61	66.37	64	46.05	81.10	24	100.30	57.84	83
Dividends declared / Net income	47.35	31.93	81	44.54	27.22	86	46.03	28.27	86	55.13	42.29	70	48.57	33.08	80
Net income – dividends / Average equity.....	5.61	7.51	32	5.93	9.25	25	5.56	8.62	24	3.99	4.14	49	5.51	6.46	38
Percent of Dividends Paid															
Dividends from bank subsidiaries	243.29	133.26	82	141.66	160.45	52	131.88	155.92	44	222.19	132.17	78	105.01	178.13	29
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	243.29	183.35	78	141.66	213.42	40	131.88	203.53	35	222.19	174.85	74	105.01	260.40	16
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	112.68	43.79	92	61.75	43.30	63	59.42	45.96	60	119.19	60.28	94	49.72	66.55	33
Interest income from bank subsidiaries.....	0.01	0.21	55	0.01	0.11	59	0.01	0.11	59	0.01	0.36	47	0.01	0.54	47
Management and service fees from bank subsidiaries	0.49	0.95	78	0.14	0.87	77	0.16	0.88	78	0.29	1.47	75	0.14	1.55	74
Other income from bank subsidiaries.....	0.52	0	95	0.54	0	95	0.56	0	96	0.66	0	96	0.57	0	97
Operating income from bank subsidiaries	113.71	52.71	88	62.44	48.70	63	60.15	51.33	60	120.15	62.88	89	50.44	69.36	30
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.10	67.73	68	98.89	72.55	73	98.78	74.16	63	99.19	69.76	76	98.56	67.32	72
Interest income from bank subsidiaries.....	0.01	0.98	48	0.02	0.27	57	0.02	0.23	57	0.01	0.63	42	0.02	0.80	44
Management and service fees from bank subsidiaries	0.43	1.25	78	0.22	1.64	76	0.26	1.44	76	0.24	1.87	75	0.27	1.81	75
Other income from bank subsidiaries.....	0.46	0.03	93	0.86	0.03	93	0.93	0.02	94	0.55	0.04	92	1.13	0.03	93
Operating income from bank subsidiaries	100	81.70	87	99.99	82.68	86	100	83.13	87	99.99	82.20	88	99.97	78.80	91
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		27.96			28.03			26.38			27.08			28.33	